

HOUSING AND REHABILITATION THROUGH LOW INTEREST LOANS

Through the City of Rockville's Home Improvement Program, eligible Rockville homeowners may apply for forgiveness loans to make improvements to their homes. The assistance received will be in the form of home improvements - no monetary loans are involved. Eligibility is based upon annual household income and family size, as provided on the applicant's current tax return. In addition, the property in question must be the resident's sole and principal residence. Typical repairs include: Roof and window replacement; plumbing and electrical upgrades; furnace replacement; and kitchen and bathroom remodeling.

Funds for this program are provided by the U.S. Department of Housing and Urban Development (HUD), Community Development Block Grant (CDBG) program, via the City's Department of Community Planning and Development Services. Income eligibility criteria are shown on the attached CDBG PROGRAM – INCOME LIMITS page.

Once qualified, home improvement work may be performed on your home at no cost to you unless your home is sold, rented or transferred within (5) years after the completion of the work. If you sell, rent or transfer your home within this time frame, you will be required to pay back immediately a percentage of the contract price, which is reduced by 20% per year for five years. The maximum expenditure per household is \$25,000.

Some frequently asked questions:

Are additions eligible and can a homeowner do their own work?

Additions are not permitted except in cases of extreme overcrowding as defined by the Property Maintenance Code. However, general property improvements can be made as long as all code deficiencies are also corrected. Homeowners are not permitted to do their own work under this Program. The City maintains a list of qualified contractors who are asked to submit bids on the repairs to be made. The lowest responsible bid is accepted to complete the work.

Who determines what repairs need to be made?

The City's Rehabilitation Specialist will provide technical assistance in home inspection and counseling, cost estimating and work specifications, and securing bids from qualified contractors. All code deficiencies that exist must be corrected prior to undertaking other improvements. Additionally, if the applicant household was built before 1978, a lead paint inspection is required. If lead based paint hazards are found to be present, they must be addressed before any other work is undertaken.

How can I get more information or apply for the Program?

Simply fill out the information requested below and return it to:

City Of Rockville
Community Planning & Development
Attn: Tom Howley

111 Maryland Avenue
Rockville, MD 20850

Once this information is received, your name will be added to the waiting list for the program. For additional information please contact Tom Howley, Rehabilitation Specialist, on 240-314-8208.

Date: _____ Family Size: _____

Name: _____

Address: _____

Home phone: _____ Work phone: _____

Comments/Needs: _____

How did you learn about the Program? _____